

1 TRINETTE G. KENT (State Bar No. 025180)  
2 10645 North Tatum Blvd., Suite 200-192  
3 Phoenix, AZ 85028  
4 Telephone: (480) 247-9644  
5 Facsimile: (480) 717-4781  
6 E-mail: tkent@kentlawpc.com

7 Of Counsel to:  
8 Nitzkin & Associates  
9 22142 West Nine Mile Road  
10 Southfield, MI 48033  
11 Telephone: (248) 353-2882  
12 Facsimile: (248) 353-4840

13 *Attorneys for Plaintiff,*  
14 *Matthew Peters*

15 IN THE UNITED STATES DISTRICT COURT  
16 FOR THE DISTRICT OF ARIZONA

17 Matthew Peters,

18 Plaintiff,

19 vs.

20 Experian Information Solutions, Inc.,  
21 an Ohio corporation.

22 Defendant.  
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Case No.:

**COMPLAINT**

**JURY TRIAL DEMAND**

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2 NOW COMES THE PLAINTIFF, MATTHEW PETERS, BY AND  
3 THROUGH COUNSEL, TRINETTE G. KENT, and for his Complaint against the  
4 Defendant, pleads as follows:  
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6 **JURISDICTION**

- 7 1. Jurisdiction of this court arises under 15 U.S.C. §1681p, 15 U.S.C. §1692k(d)  
8 and 28 U.S.C. §§1331,1337.  
9  
10 2. This is an action brought by a consumer for violation of the Fair Credit  
11 Reporting Act (15 U.S.C. §1681, *et seq.* [hereinafter “FCRA”]).  
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13 **VENUE**

- 14  
15 3. The transactions and occurrences which give rise to this action occurred in the  
16 City of Phoenix, Maricopa County, Arizona.  
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18 4. Venue is proper in the District of Arizona, Phoenix Division.

19 **PARTIES**

- 20  
21 5. The Defendant to this lawsuit is Experian Information Solutions, Inc.  
22 (“Experian”), which is an Ohio company that maintains a registered agent in  
23 Maricopa County, Arizona.  
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**GENERAL ALLEGATIONS**

6. On or about December 10, 2014, Plaintiff obtained his Experian credit file and noticed inaccuracies on the following trade lines (“Errant Trade Lines”):
  - a. AD Astra, Account Number: 121XXXX;
  - b. Citifinacial, Account Number: 607091462011XXXX;
  - c. Chase, Account Number: 46500221XXXX;
  - d. Discover, Account Number: 60110097XXXX;
  - e. Ic System, Account Number: 3776113XXXX;
  - f. Kohls Cap One, Account Number: 639305051061XXXX;
  - g. LVNV Funding, Account Number: 279XXXX;
  - h. Manistee Justice Court, Case Number: CC2008046623;
  - i. Maricopa County, Case Number: CV2009025806;
  - j. Midland Funding, Account Number: 855777XXXX;
  - k. Midland Funding, Account Number: 855999XXXX;
  - l. Reliable Crd, Account Number: 44XXXX;
  - m. Springleaf Financial, Account Number: 708212200279XXXX; and
  - n. US Collections West, Account Number: 629106000033XXXX.
7. On or about January 19, 2015, Mr. Peters submitted a letter to Experian, disputing the Errant Trade Lines.
8. On or about March 4, 2015, Mr. Peters received a letter from Experian, stating that it received a suspicious request and determined that it was not sent by Mr. Peters. Experian stated that it would not be initiating any disputes based on the suspicious correspondence and that it would apply this same policy to any future suspicious requests that it received.
9. Experian refused to investigate Mr. Peters’ dispute, in violation of the Fair Credit Reporting Act.

**COUNT I**

**NEGLIGENT VIOLATION OF THE FAIR CREDIT REPORTING ACT  
BY EXPERIAN**

10. Plaintiff realleges the above paragraphs as if recited verbatim.

11. Defendant Experian prepared, compiled, issued, assembled, transferred, published, and otherwise reproduced consumer reports regarding Mr. Peters as that term is defined in 15 USC 1681a.

12. Such reports contained information about Mr. Peters that was false, misleading, and inaccurate.

13. Experian negligently failed to maintain and/or follow reasonable procedures to assure maximum possible accuracy of the information it reported to one or more third parties pertaining to Mr. Peters, in violation of 15 USC 1681e(b).

14. After receiving Mr. Peter's consumer dispute to the Errant Trade Lines, Experian negligently failed to conduct a reasonable reinvestigation as required by 15 U.S.C. 1681i.

15. As a direct and proximate cause of Experian's negligent failure to perform its duties under the FCRA, Mr. Peters has suffered actual damages, mental anguish and suffering, humiliation, and embarrassment.

16. Experian is liable to Mr. Peters by reason of its violation of the FCRA in an amount to be determined by the trier of fact together with his reasonable attorneys' fees pursuant to 15 USC 1681o.

1       **WHEREFORE, PLAINTIFF PRAYS** that this court grant him a judgment  
2 against Experian for actual damages, costs, interest, and attorneys' fees.  
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4                               **COUNT II**

5       **WILLFUL VIOLATION OF THE FAIR CREDIT REPORTING ACT**  
6       **BY EXPERIAN**

7       17.Plaintiff realleges the above paragraphs as if recited verbatim.

8       18.Defendant Experian prepared, compiled, issued, assembled, transferred,  
9       published, and otherwise reproduced consumer reports regarding Mr. Peters as  
10       that term is defined in 15 USC 1681a.  
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12       19.Such reports contained information about Mr. Peters that was false, misleading,  
13       and inaccurate.  
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15       20.Experian willfully failed to maintain and/or follow reasonable procedures to  
16       assure maximum possible accuracy of the information that it reported to one or  
17       more third parties pertaining to Mr. Peters, in violation of 15 USC 1681e(b).  
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19       21. After receiving Mr. Peters' consumer dispute to the Errant Trade Lines,  
20       Experian willfully failed to conduct a reasonable reinvestigation as required by  
21       15 U.S.C. 1681i.  
22

23       22.As a direct and proximate cause of Experian's willful failure to perform its  
24       duties under the FCRA, Mr. Peters has suffered actual damages, mental anguish  
25       and suffering, humiliation, and embarrassment.  
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1 23.Experian is liable to Mr. Peters by reason of its violations of the FCRA in an  
2 amount to be determined by the trier of fact together with his reasonable  
3 attorneys' fees pursuant to 15 USC 1681n.  
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5  
6 **WHEREFORE, PLAINTIFF PRAYS** that this court grant him a judgment  
7 against Experian for the greater of statutory or actual damages, plus punitive damages,  
8 along with costs, interest, and attorneys' fees.  
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12 **JURY DEMAND**

13 Plaintiff hereby demands a trial by Jury.  
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15  
16 DATED: March 10, 2016

NITZKIN & ASSOCIATES

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18 By: /s/ Trinette G. Kent  
19 Trinette G. Kent  
20 Attorneys for Plaintiff,  
21 Matthew Peters  
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